

INSURANCE MADE SIMPLE



2021 Consumer Calendar



Department of
**Commerce &
Insurance**

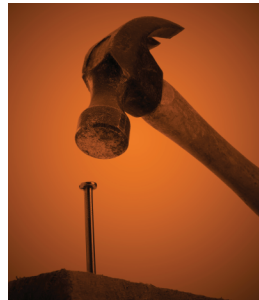
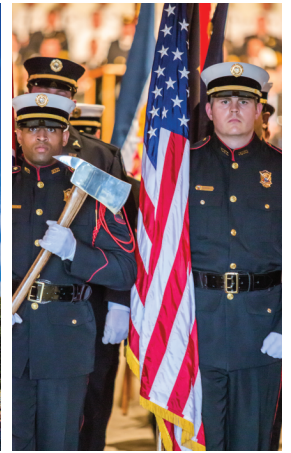
Insurance Division

Our Mission

Fostering fair marketplaces, public safety and consumer education that promote the success of individuals and businesses while serving as innovative leaders.

TN

Department of
Commerce &
Insurance



Consumer Insurance Resources

Need help? It's simple.



I'm an agent. How do I get information about my license and renewing my license? Contact our Agent Licensing Section at (615) 741-2693.



I need to file a complaint. What should I do? Contact the Consumer Insurance Services Section at (615) 741-2218.



How can I search for a loved one's life insurance policy? Complete a request form at www.tn.gov/insurance.



How can I check if my insurance agent is licensed? Look up an agent's license at www.tn.gov/insurance.



How do I check on a disciplinary action taken against an agent? Visit www.tn.gov/commerce/disciplinary-actions.



Where can I get more information about disaster recovery? Visit www.tn.gov/commerce/disasters.

Still have questions?
Visit www.tn.gov/commerce or call 1-800-342-4029
or (615) 741-2218 for more information.

YOUR GREAT YEAR STARTS HERE.

Happy New Year! Many Tennesseans will kick off 2021 with a New Year's resolution to be more financially secure and spend less money. Here are some simple ways to keep insurance premium costs down this new year:

- Don't be a victim of scams! Never pay for anything with gift cards. Never give your bank account information over the phone to someone you don't know. If you're not sure if a caller is legitimate or a scammer, hang up and look up their organization online then call them yourself.
- Getting your annual physical helps your physician stay up to date regarding your health and potentially catch health issues early that can be treated or possibly avoided.
- If you have teen drivers, you might be able to save money on auto insurance premiums if your teen makes good grades in school or if your teen takes a driver's education course. Talk with your insurance agent to see if these discounts could apply to your policy.
- You might be eligible for a discount on your homeowners insurance policy if you have a home security system.
- Interested in purchasing a life insurance policy? Premiums are lower the younger you are, because your risk is less.
- If you think your auto or homeowners insurance premium payments are getting too high, get quotes from multiple, licensed insurance companies. Make sure the policy covers what you need and deductibles are achievable.



January 2021

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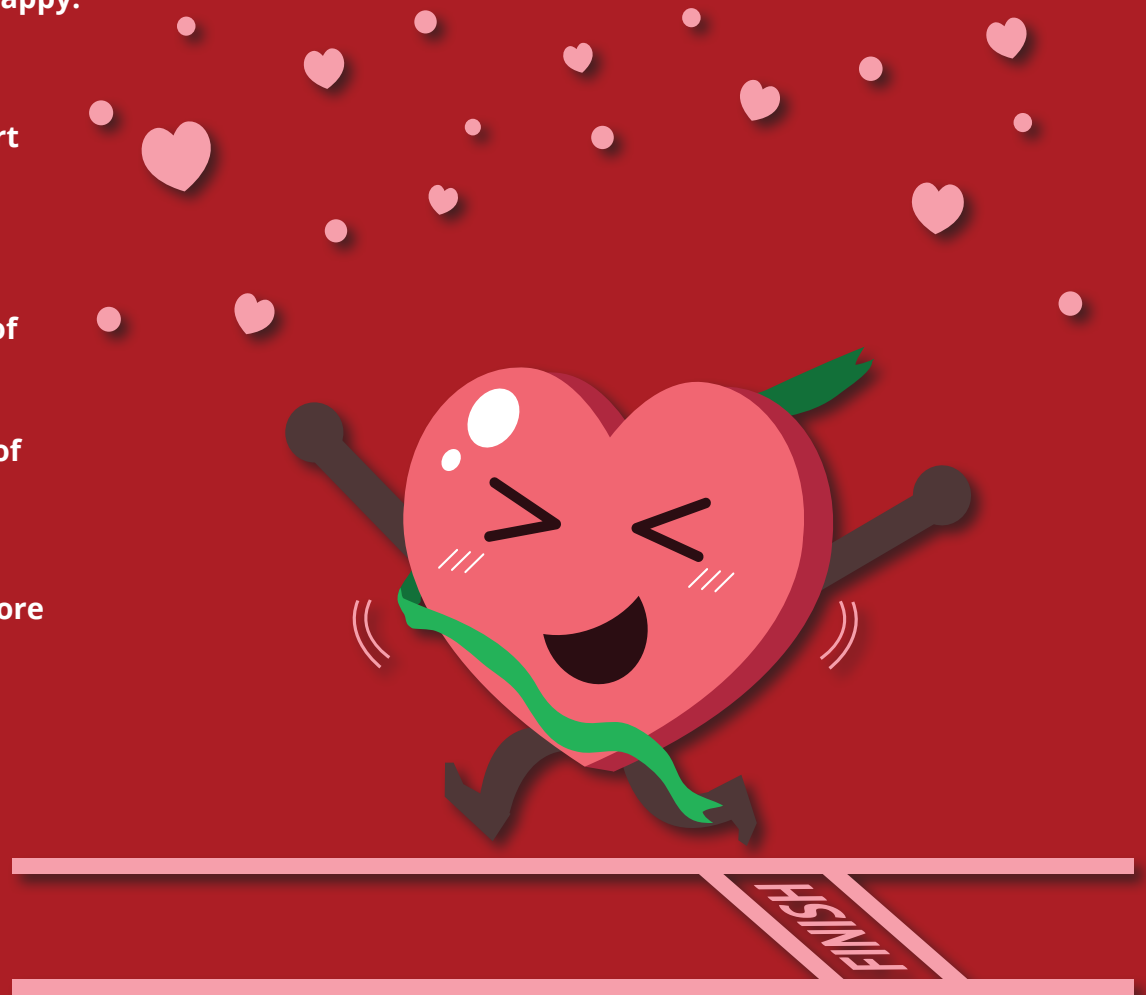
Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1 NEW YEAR'S DAY <i>State Offices Closed</i>	2
3	4	5	6	7	8	9 NATIONAL LAW ENFORCEMENT APPRECIATION DAY
10	11	12	13	14	15	16
17	18 MARTIN LUTHER KING, JR. DAY <i>State Offices Closed</i>	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

HAPPY HEART, HAPPY HEALTH.

Maintaining a healthy lifestyle is not only the best way to prevent heart disease and other illnesses, but it also helps prevent doctor's visits and medical treatments – keeping insurance costs low. Here are some tips to help keep your healthcare down and your body happy:

- Approximately 80% of cardiovascular disease is preventable, according to the American Heart Association. The simplest methods to prevent heart disease are to eat healthy, exercise, quit smoking and get plenty of sleep.
- If you quit smoking, you significantly lessen your likelihood of getting heart disease, avoiding costly medical treatments. When smokers quit, the risk of a heart attack drops sharply after just one year, according to the American Heart Association.
- Dropping as few as 10 pounds can lower your risk of heart disease, according to the American Heart Association.
- Leading a healthier lifestyle can also mean cutting spending on dining out and cigarettes, meaning more money for you to save for retirement or spend on household necessities.
- Your health insurance plan may have tools and programs to help you lose weight, stop smoking and maintain a healthy lifestyle. Ask your health insurance company what they offer.



February 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1 <i>February is Black History Month</i>	2	3	4	5	6
7	8	9	10	11	12	13
14 VALENTINE'S DAY	15 PRESIDENTS' DAY <i>State Offices Closed</i>	16	17	18	19	20
21	22	23	24	25	26	27
28	1	2	3	4	5	6

SAFETY FIRST.

During your spring-cleaning routine – keep your home safe in order to avoid costly consequences. It's important to take proactive efforts to prevent damages and help reduce risk and avoid the need to file a claim.

How can you avoid making a claim? Start inside and outside:

INSIDE

- If you have a chimney, have it swept annually and inspected regularly.
- Always clean the lint out of your dryer filter after each use.
- Change batteries in your smoke alarms. Need working smoke alarms? Contact your local fire department and ask if they participate in the “Get Alarmed, Tennessee!” program.
- Take an inventory of the contents of your home. This will be helpful in case you need to file a claim. Save the list of items including pictures and/or videos of your contents in a safe place or online.
- Inspect your water heater for leaks.

OUTSIDE

- Make sure the handrails of any steps are secure.
- Trim tree branches, especially ones close to your house, fence or HVAC to prevent damage from fallen limbs or trees during strong winds.
- Check with your homeowners insurance company for helpful maintenance or safety checklists.



March 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	1	2	3	4	5	6
7	8	9	10	11	12	13
14 SPRING FORWARD! <i>Don't forget to set your clocks ahead one hour and change the batteries in your smoke alarms and carbon monoxide detectors</i>	15	16	17 ST. PATRICK'S DAY	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

COVER YOURSELF.

Severe weather can happen at any time. Not all insurance policies cover damages from certain storms. Make sure you are prepared before a storm affects you.

- Most homeowners insurance policies cover damages from tornadoes, hail, damaging winds and lightning.
- Most policies will include four essential types of coverage: structure of your home, contents or personal belongings, liability protection (if someone is injured on your property) and additional living expenses if you are unable to live in your home after an insured disaster.
- Damages from floods and earthquakes are usually not covered by standard homeowners insurance. Flooding is the most common natural disaster in the U.S., according to FEMA.
- Flood insurance covers the structure of the building, such as electrical and plumbing systems, furnaces, water heaters and built-in appliances. You can get a flood insurance policy to cover structure and contents, which would cover your belongings.
- There is usually a 30-day waiting period from the date of purchase before a new flood policy goes into effect. Visit [floodsmart.gov](https://www.floodsmart.gov) for more information on flood insurance.
- If your home is damaged by a covered storm or weather event, contact your insurance company as soon as it is safe to do so. Take pictures of the damage, send the pictures to your insurance company and keep the pictures for your own records.
- After you file your claim, your insurance company will send a claims adjuster (at no cost to you) to your home to assess the damage.



April 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2 GOOD FRIDAY <i>State Offices Closed</i>	3
4 EASTER SUNDAY	5	6	7	8	9	10
11	12	13	14	15 TAX DAY	16	17
18	19	20	21	22 EARTH DAY	23	24
25	26	27	28	29	30	1

SPOT STORM SCAMMERS!

Coping with the aftermath of a weather disaster is stressful in itself. Unfortunately, many scammers take advantage of families after storms. Use these tips to keep yourself and your finances safe after storms:

- Be wary of people impersonating government officials or insurance adjusters. Anyone claiming to be a federal official who asks for money or an application fee is an imposter. Officials from these agencies do not call or text asking for financial account information. It is best to ask for credentials.
- If you get a phone call about an insurance claim or policy, never give out any personal information or agree to any payment until you can verify that the call is legitimate. If the caller says they are from your insurance company, hang up and contact your agent or the company directly using the number on your account statement.
- When rebuilding or repairing your home, make sure the contractor is licensed at verify.tn.gov. Never pay more than one third of repair costs up front and get multiple quotes.
- Watch out for charity scams. Make sure the organization and any website links are legitimate before donating. Never send money by wire transfer or gift cards to someone you don't know.



May 2021

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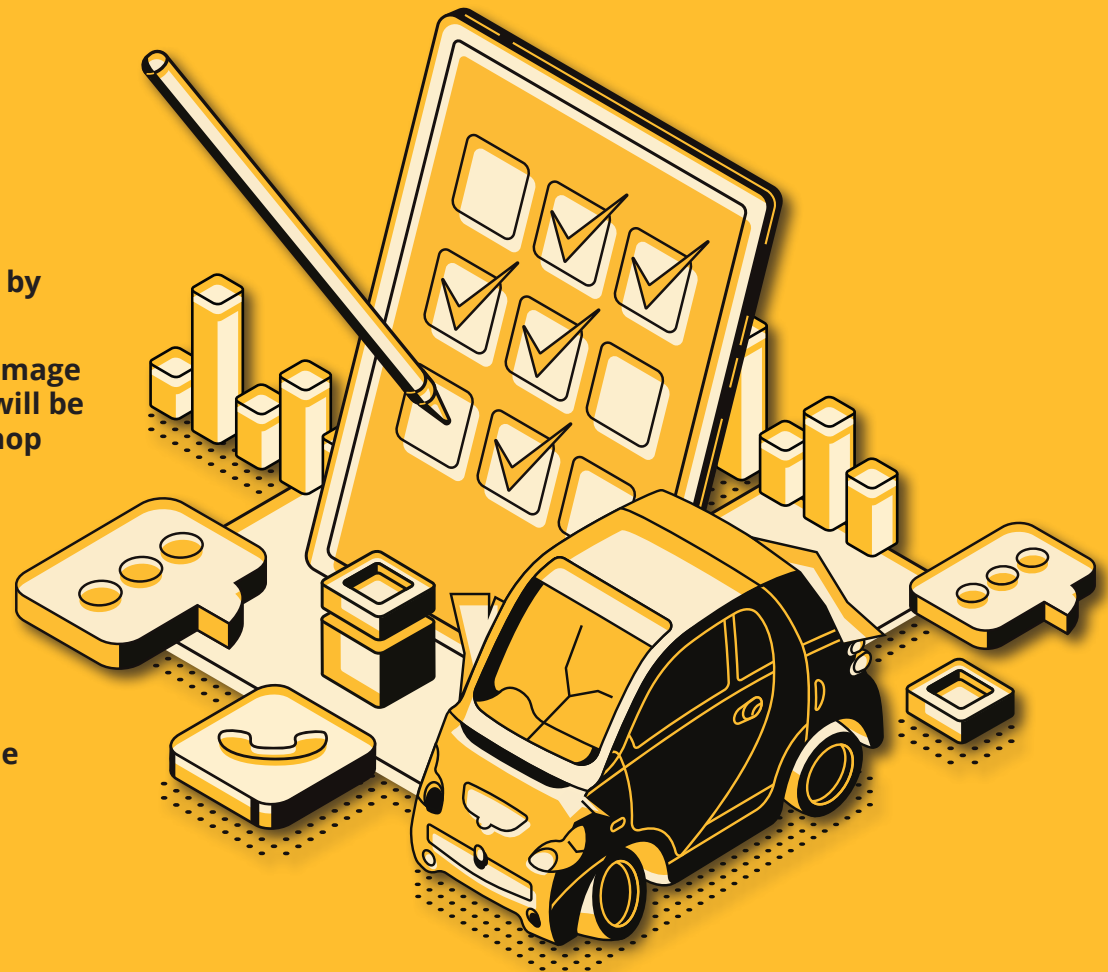
Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9 MOTHER'S DAY	10	11	12	13	14	15 PEACE OFFICERS MEMORIAL DAY
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31 MEMORIAL DAY <i>State Offices Closed</i>	1	2	3	4	5

BE STREET SMART.

Over 200,000 vehicle crashes occurred in Tennessee each year from 2016-2019. Anyone can get in a car wreck on any day, so it is best to be prepared and know what to do if you are involved in an accident.

- Call the police. If anyone is injured, call 911.
- Share auto insurance information. You do not have to share drivers' licenses.
- Take pictures of the damages to all vehicles involved. This can be helpful to the insurance company.
- Get the ID number or a copy of the police report. The insurance company will need this.
- If you caused the wreck, file a claim with your insurance company. If you did not cause the wreck, get the at-fault driver's insurance information. Contact that insurance company and let them know you were in a wreck caused by their policyholder.
- A claims adjuster will be assigned to you to assess the damage of the vehicle and determine if it will be repaired or if it will be deemed a total loss. You can take your car to any auto shop you choose.
- If your vehicle is deemed a total loss, the insurance company covering the at-fault policyholder will give you a certain dollar amount comparable to the price range of the same vehicle for sale in your area based on make, model and year. You will receive this amount, subtracting your deductible.
- Be sure to get a new insurance policy for your new vehicle before driving it.



June 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14 FLAG DAY	15	16	17	18	19 JUNETEENTH
20 FATHER'S DAY	21	22	23	24	25	26
27	28 NATIONAL INSURANCE AWARENESS DAY	29	30	1	2	3

A GOOD FOUNDATION.

You work hard to make your house a home. Make sure you understand how your homeowners insurance works in case of damages. Remember:

- Review your homeowners insurance policy to make sure you have the right coverage for your personal needs and comfort level.
- Create a home inventory or list of everything of value in your home. This may be useful in case your home is damaged and you need to file a claim.
- Most standard policies cover damages from strong winds, lightning, hail and tornadoes, but do not cover damages from flooding and earthquakes. Most standard homeowners insurance policies do not cover damages from flooding and earthquakes.
- Make sure your policy is updated whenever an addition or remodel is made to the home.
- Replacement Cost policies will pay consumers for what the damaged/destroyed item or structure would cost in today's dollars. The policies will pay for the cost to replace an item regardless of any wear and tear or the age of the item.
- Actual cash value (ACV) policies subtract depreciation from the replacement cost. These are generally available at a lower price point.



July 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3
4 INDEPENDENCE DAY	5 <i>State Offices Closed</i> <i>(Independence Day observed)</i>	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

BE READY TO RENT!

If you are renting your home or apartment, you may want to consider protecting your possessions by purchasing renters insurance. Here is what you need to know:

- Renters insurance covers your belongings in case your rented home is damaged or you experience a break-in. It also has liability coverage in case someone is injured in your residence.
- Most landlords' insurance covers the structure of the building, not the contents.
- If you are a parent of a college-aged student, your homeowners insurance policy may cover your child's possessions at their dorm or rented property. Check with your individual homeowners policy to confirm the details and appropriate coverage.
- Renters insurance can be beneficial for college students as they likely have laptops, TVs and other valuables.
- Know the two types of renters insurance: The Broad Form which is the most commonly used form and the Comprehensive Form which covers such events as hurricanes and violent storms.
- Renters policies are either actual cash-value (ACV) or replacement cost.
 - ◊ Actual Cash-Value: reimburses you for the cost of the property at the time of the claim, minus the deductible.
 - ◊ Replacement Cost: reimburses the full value of the insured items, minus the deductible. This coverage has a higher up-front cost.



August 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

PLAN FOR THEIR FUTURE.

During Life Insurance Awareness Month, consider purchasing life insurance to financially protect your loved ones. Life insurance could be used for funeral expenses, college tuition and other significant expenses.

- Life insurance policies can be taken out by anyone who can prove they have an insurable interest in the person, meaning financial or emotional interest in the insured person's life. Research which type of life insurance best fits your needs.
- In Tennessee, there is a free-look period of 10 days after the purchase of a life insurance policy. You can return the policy with a full refund without fees or penalties within those 10 days.
- There is a grace period of 30 days for missed payments in Tennessee. If you miss a payment, you will be covered for 30 days even if the missed payment is not made up.
- Make sure you notify the individuals you choose to be your beneficiaries. This will make it easier for them to file a claim, if needed.
- If you are not sure if a deceased loved one had life insurance, visit tn.gov/insurance to file a search request through the Life Insurance Policy Locator Service. This free tool can be used to determine if you are a beneficiary of a life insurance policy.
- An insurance company has 60 days to pay a death claim to beneficiaries. If a claim is not paid within 15 days of the date of death, the company must also pay interest.



September 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6 LABOR DAY <i>State Offices Closed</i>	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

KNOW YOUR CHOICES.

As Open Enrollment nears, it may be hard to know what to look for when purchasing health insurance. Here is some basic information on health insurance to help you during your search:

- Typically, health insurance covers preventative care, such as annual physicals and vaccinations. It also generally covers maternity and well-baby care, pediatric care, prescriptions, laboratory work, counseling and therapy for substance use disorders.
- To keep medical costs down, make sure your doctor and health facility are in-network with your policy before you visit.
- Generally, you pay a copay or full amount for services until you hit your deductible.
- When you meet your deductible, the insurance company will pay either all or a percentage of the remaining medical costs that year.
- If you meet your out-of-pocket maximum, insurance will cover the remaining costs that year.
- Do you have adult children? Children can stay covered by their parents' health insurance policy until they turn 26 years old.
- If the health plan does not specifically say it is insurance, then it is not regulated by the Tennessee Department of Commerce and Insurance. This may be the case with health care sharing ministries, for example. Make sure you have the right coverage for you and your family.



October 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	1	2
3 NATIONAL FIRE PREVENTION WEEK BEGINS	4	5	6	7	8	9 GOVERNOR BILL LEE'S BIRTHDAY
10	11 COLUMBUS DAY	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 NATIONAL FIRST RESPONDERS DAY	29	30
31 HALLOWEEN	1	2	3	4	5	6

FIND THE RIGHT FIT.

When purchasing insurance, you always want to make sure you are making the right choice for you and your family. TDCI has some tips to help and what to do if there is an issue with your insurance:

- Make sure the insurance company and/or agent are licensed in the State of Tennessee at tn.gov/insurance.
- Get quotes from multiple companies to get the best deal and protect your finances from high-pressure sales tactics.
- Consider a deductible that is reasonable for your family, so if you need to file a claim, it will not be too much of a financial burden.
- If you are having issues with your insurance company, agent, public adjuster or appraiser, you can file a written complaint at tn.gov/insurance.
- After you file a complaint, an investigator will act as a mediator between you and the company and try to reach a resolution.
- Companies have 30 days by law to respond to a complaint from the Department.
- Complaint data is confidential and will not be disclosed to anyone other than the complainant and the involved carrier.
- Complaints can be filed on any insurance issue for policies that were written in Tennessee.



November 2021

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Insurance Division

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7 FALL BACK! <i>Don't forget to set your clocks back one hour and change the batteries in your smoke alarms and carbon monoxide detectors.</i>	8	9	10	11 VETERANS DAY <i>State Offices Closed</i>	12	13
14	15	16	17	18	19	20
21	22	23	24	25 THANKSGIVING DAY <i>State Offices Closed</i>	26 <i>State Offices Closed</i>	27
28	29	30	1	2	3	4

STAY WARM AND SAFE.

Most house fires occur during the winter months. Taking efforts to prevent a fire in your home will not only keep you and your family safe, but it will also prevent you from severely damaging or losing your home.

- Make sure your homeowners insurance policy is up to date and has the coverage you need in case a fire damages your home.
- Half of all house fires start in the kitchen, according to the National Fire Protection Association. After cooking a holiday meal or baking cookies, make sure your oven and stove are turned off and never leave flammable items on top of the stove.
- To prevent fires in your home during the holidays, turn off Christmas lights, blow out all candles and make sure the fire in the fireplace is out before going to bed or leaving the house.
- Never leave space heaters on for long periods of time, unattended or while sleeping.
- Make sure you have working smoke alarms installed throughout your home and regularly change the batteries.
- Make a fire escape plan for your home, including two exits from the house. Be sure everyone in the home knows where to meet outside in case of a fire.
- For more fire safety tips visit [tn.gov/fire](https://www.tn.gov/fire).



December 2021

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Insurance Division

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28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24 CHRISTMAS EVE <i>State Offices Closed</i>	25 CHRISTMAS DAY
26	27	28	29	30	31 NEW YEAR'S EVE <i>State Offices Closed</i>	1 NEW YEAR'S DAY





Department of
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Insurance Division

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